

Fill in this information to identify the case:

Debtor 1 Archibald J Allan

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 18-16395

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association as
Name of creditor: Trustee of the Cabana Series IV Trust

Court claim no. (if known): 6

Last 4 digits of any number you use to
identify the debtor's account:

5 4 1 3**Date of payment change:**

Must be at least 21 days after date
of this notice 06/01/2020

New total payment:

Principal, interest, and escrow, if any \$ 2,358.77

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 725.63New escrow payment: \$ 739.53**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Archibald J Allan Case number (if known) 18-16395
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ D. Anthony Sottile Date 05/01/2020
Signature

Print: D. Anthony Sottile Title Authorized Agent for Creditor
First Name Middle Name Last Name

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100 Email bankruptcy@sottileandbarile.com

SN Servicing Corporation

323 FIFTH STREET

EUREKA, CA 95501

For Inquiries: (800) 603-0836

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: April 14, 2020

ARCHIBALD J ALLAN
1211 SPRING MEADOW LN
LANSDALE PA 19446

Loa

Property Address:
1211 SPRING MEADOW LANE
LANSDALE, PA 19446

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from Oct 2019 to May 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Jun 01, 2020:
Principal & Interest Pmt:	1,619.24	1,619.24
Escrow Payment:	725.63	739.53
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$2,344.87	\$2,358.77

Escrow Balance Calculation	
Due Date:	Jun 01, 2018
Escrow Balance:	(8,418.44)
Anticipated Pmts to Escrow:	17,415.12
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$8,996.68

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	0.00
Oct 2019		1,448.50		*		0.00	1,448.50
Oct 2019			18,122.63	*		0.00	(16,674.13)
Nov 2019		303.69		*	Escrow Only Payment	0.00	(16,370.44)
Nov 2019		724.25		*		0.00	(15,646.19)
Dec 2019		1,436.22		*	Escrow Only Payment	0.00	(14,209.97)
Dec 2019		724.25		*		0.00	(13,485.72)
Jan 2020		1,456.97		*	Escrow Only Payment	0.00	(12,028.75)
Jan 2020		724.25		*		0.00	(11,304.50)
Feb 2020		1,456.97		*	Escrow Only Payment	0.00	(9,847.53)
Feb 2020		724.25		*		0.00	(9,123.28)
Mar 2020		1,456.97		*	Escrow Only Payment	0.00	(7,666.31)
Mar 2020		724.25		*		0.00	(6,942.06)
Mar 2020		1,456.97		*	Escrow Only Payment	0.00	(5,485.09)
Mar 2020			1,297.00	*	Homeowners Policy	0.00	(6,782.09)
Apr 2020			1,636.35	*	City/Town Tax	0.00	(8,418.44)
					Anticipated Transactions	0.00	(8,418.44)
Apr 2020		16,689.49					8,271.05
May 2020		725.63					8,996.68
	\$0.00	\$30,052.66	\$0.00	\$21,055.98			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Analysis Date: April 14, 2020

ARCHIBALD J ALLAN

Loan:

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	8,996.68	5,201.46
Jun 2020	739.53			9,736.21	5,940.99
Jul 2020	739.53			10,475.74	6,680.52
Aug 2020	739.53	5,940.99	School Tax	5,274.28	1,479.06
Sep 2020	739.53			6,013.81	2,218.59
Oct 2020	739.53			6,753.34	2,958.12
Nov 2020	739.53			7,492.87	3,697.65
Dec 2020	739.53			8,232.40	4,437.18
Jan 2021	739.53			8,971.93	5,176.71
Feb 2021	739.53			9,711.46	5,916.24
Mar 2021	739.53	1,297.00	Homeowners Policy	9,153.99	5,358.77
Apr 2021	739.53	1,636.35	City/Town Tax	8,257.17	4,461.95
May 2021	739.53			8,996.70	5,201.48
	<u>\$8,874.36</u>	<u>\$8,874.34</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 1,479.06. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 1,479.06 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 8,996.68. Your starting balance (escrow balance required) according to this analysis should be \$5,201.46. This means you have a surplus of 3,795.22. **(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be 8,874.34. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Document

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Unadjusted Escrow Payment	739.53
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$739.53</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In Re: Case No. 18-16395-jkf
Archibald J Allan Chapter 13
Debtor. Judge Jean K. FitzSimon

CERTIFICATE OF SERVICE

I certify that on May 1, 2020, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Alexander G. Tuttle, Debtor's Counsel
agt@tuttlelegal.com

Scott F. Waterman, Chapter 13 Trustee
ECFmail@fredreiglechl3.com

Office of the United States Trustee
USTPRegion03.PH.ECF@usdoj.gov

I further certify that on May 1, 2020, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Archibald J Allan, Debtor
1211 Spring Meadow Lane
Lansdale, PA 19446

Dated: May 1, 2020

/s/ D. Anthony Sottile

D. Anthony Sottile
Authorized Agent for Creditor
Sottile & Barile, LLC
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com